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ABSTRACT OF THE DISCLOSURE

10 A system and method for providing banks with access to a previously  
inaccessible existing international infrastructure. A provider bank first  
establishes on its system, a set of accounts for each of the customers of a client  
bank. (the client bank environment). The client bank environment has its own  
Demand Deposit Account (DDA) module to process account entries and calculate  
interest and its own funds transfer module to initiate and to receive funds  
transfers. The primary interface into the funds transfer section in the client bank  
environment is to the funds transfer section of the provider bank environment.  
15 The funds transfer section of the provider bank is coupled to the systems which  
constitute the international banking infrastructure that is able to process banking  
transactions on a global basis for the customers of the client bank. A customer  
requests a particular international transaction to be performed by its client bank.  
The client bank then communicates the requested transaction to the funds transfer  
20 section in the client bank environment within the system of the provider bank.  
Once the client bank funds transfer section has received the requested transaction,  
it references the customer's accounts in the client bank environment (e.g., to debit  
the customer's account) and then transmit a transaction message (e.g., a payment  
message) to the funds transfer section of the provider bank environment. The  
25 funds transfer section of the provider bank processes the transaction as a typical  
correspondent bank payment across the Nostro account(s) of the client bank  
environment (e.g., a high value wire transfer) through one of the clearing  
systems. Incoming funds (i.e., credits) intended for accounts of customers of the  
client bank follow this flow in reverse.